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REMARKS/ARGUMENTS

Amendments

The specification is amended to correct several oversights that are grammatical, clerical or typographical in nature. No new matter is added by these amendments.

The disclosure is objected to because Applicant failed to include a description of the related art including information disclosed under 37 CFR 1.97 and 1.98 as well as a brief summary of the invention. A summary section has been added to the specification to address the Examiner's concern, but the background section is believed by the Applicant's to describe some of the related art. The added summary is fully supported by the specification.

35 U.S.C. §102 Rejection, Wilf et al.

The Examiner has rejected claims 1-7, 9-15 and 17-20 under 35 U.S.C. §102(e) as being anticipated by Wilf et al. (U.S. Patent No. 5,899,980). For a valid anticipation rejection, the Office personnel must show that each and every limitation from the claims appears in a single piece of prior art. Applicant's believe major limitations from claims 1, 10 and 17 are neither taught nor suggested in the Wilf et al. reference. More specifically, Wilf et al. cannot be relied on to teach or suggest: (1) "automatically opening a new web browser for the customer" or (2) "presenting a transaction amounts in the new web browser window." Applicant's respectfully request that the anticipation rejection be withdrawn for these reasons.

The Wilf et al. reference is drawn to an online system for ordering goods and services. This reference is silent on how the information might be displayed and does not even mention a web browser window. Certainly, the reference does not teach opening a new web browser window for the customer as is generally required by claims 1, 10 and 17. Embodiments of the present invention that open a new web browser window are believed by Applicant's to be advantageous over those that do not because the payment information can be given to a trusted entity in the new web browser window. Users of the Internet are fearful of giving payment

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payment system with a new web browser window is seen as having a tremendous advantage to those users.

CONCLUSION

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance and an action to that end is urged. Reconsideration of the rejections is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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